

CHICAGO SHORE CORPORATION

	CPP Disbursement Date 07/31/2009	RSSD (Holding Company) 2485076	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$253	\$249	-1.9%		
Loans	\$131	\$173	31.9%		
Construction & development	\$1	\$5	306.6%		
Closed-end 1-4 family residential	\$12	\$12	0.0%		
Home equity	\$1	\$1	-7.6%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	2.2%		
Commercial & Industrial	\$65	\$92	42.1%		
Commercial real estate	\$28	\$34	23.9%		
Unused commitments	\$21	\$29	36.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$5	3262.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$33	\$21	-34.2%		
Cash & balances due	\$59	\$22	-62.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$229	\$223	-2.4%		
Deposits	\$224	\$219	-2.4%		
Total other borrowings	\$1	\$1	-52.8%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$25	\$25	2.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	8.0%	--		
Tier 1 risk based capital ratio	10.9%	9.4%	--		
Total risk based capital ratio	12.2%	10.6%	--		
Return on equity ¹	-47.6%	3.2%	--		
Return on assets ¹	-4.9%	0.3%	--		
Net interest margin ¹	3.3%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	60.2%	75.3%	--		
Loss provision to net charge-offs (qtr)	176.0%	23.8%	--		
Net charge-offs to average loans and leases ¹	8.1%	-0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.1%	5.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	10.6%	6.1%	4.0%	0.0%	--
Commercial real estate	5.0%	3.8%	0.0%	0.0%	--
Total loans	6.8%	4.3%	2.0%	0.0%	--